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ABSTRACT

This booklet is designed to help Pennsylvania's re-entry female students find the best ways to finance a college education. It presents a "To Do" list with the following steps: (1) prioritize what is wanted or needed from an enhanced educational opportunity; (2) familiarize oneself with different types of federal, state, and local aid sources, including grants, loans, and federal work-study programs; (3) comprehensively research financial aid sources; and (4) campaign to have the institution of higher education accommodate one's needs. Financial aid sources are then listed, including central Pennsylvania scholarships/grants or awards, national scholarships/grants or awards, professional scholarships, directories of other sources, scholarship search firms, and telephone numbers of information services. (JDD)

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COMMISSION FOR WOMEN

FINANCIAL AID FOR RE-ENTRY WOMEN STUDENTS

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FINANCIAL AID FOR RE-ENTRY WOMEN STUDENTS

A Guide to Financial Resources

FOREWORD

Additional education can be the basis for personal, professional, and economic growth. This booklet is designed to help women find the best ways to finance this goal.

In 1991, fifty-four percent of all undergraduate college students between the ages of 25 and 34 were women. Women comprised the highest percentage of enrollments in all age groups. Despite a high percentage of dedicated re-entry female students, little information is targeted toward them.

Financial aid, in particular, proves a major obstacle to women who would like to attend college. Many women with jobs and families become discouraged by the time consuming paperwork involved in processing financial aid forms. Few women know where to look for loans, grants, and scholarships beyond the traditional routes suggested by many financial aid officers.

Recent changes in scholarship names and award amounts can seem confusing and make it difficult for women to locate available sources. Unsuitable financial aid programs may further limit womens' choices. Many schools and organizations do not specifically focus on the needs of older students. Thus, many older women needing additional education or transition to a second career, find their educational pursuits confounded. Finally, a disporportionate number of traditional aid sources promote "female occupations" such as teaching, childcare, and nursing, rather than careers in the engineering and medical fields.

Women receiving public assistance may face even more barriers. Job training programs targeted to these women sometimes force female students into low paying, low mobility occupations rather than encouraging them to seek education and careers in the higher paying professions requiring advanced course work especially in the sciences and mathematics.

However, financial aid for women desiring to re-enter school does exist--it is just a matter of knowing who to ask and where to look.

A "TO DO" LIST

1. **Priortize** - Decide what you want or need from an enhanced educational opportunity. If geography dictates your college choice, you need to make some decisions about what's most important to you. What are your interests? Are you committed to a particular course of study or looking to explore your options? What is more important, location atmosphere, costs or programs? Assess what it is you want out of college -- a purely educational experience or one which combines education with job experience? While flexibility is important, think seriously about your needs. A written list will be helpful when sorting through a bulk of information.

2. **Familiarize** - Get to know different types of federal, state, and local aid sources. A determination of your eligibilty can be made by filing a Free Application for Federal Student Aid (FAFSA). Individual schools may require that other applications be completed. Also, keep in mind that Supplemental Educational Opportunity Grants, Federal Work-Study, and Carl Perkins Loans are awarded to students who attend college half-time (six or fewer credits per semester) as well as to full-time students.

** Grants are money you are not obligated to pay back. Individual schools award up to $2300 in Federal Pell Grants. Students receive payment by submitting their application to the school by the Pell Grant deadline. Approved grants are either paid directly or the school account is credited. Supplemental Educational Opportunity Grants (SEOG) go to students who demonstrate exceptional financial need. The maximum SEOG award is $4000 depending on the school and is administered by the college's financial aid officer.

As a resident of Pennsylvania, you may also be eligible for a PA State Grant. These grants cannot exceed 80% of tuition and

fees or $2400 per academic year for study at an approved in-state school ($600 for out-of-state schools). To apply, you must file both the FAFSA and a PHEAA Aid Information Request (PAIR). These forms may be obtained at local libraries, through a member of the PA General Assembly, from post-secondary institution financial aid officers, or through PHEAA directly.

** Loans are money borrowed with interest. Perkins Loans are made by the school itself which sets its own application deadline. Students, currently applying, sign a promissory note agreeing to repay the loan at 5% interest. Similarly, the Federal Stafford Loans involve promissory notes, but have variable interest rates which are adjusted annually and are capped at 9%. However, the lender in this case is not the school, but rather, it is a bank or credit union. Applications for these loans are made directly to the lender (at least 90 days in advance of the need of the funds). In addition to these loans, you may also be eligible for Supplemental Loans for Students (SLS). These loans also have variable interest rates, but they are capped at 11%. The SLS also imposes a ceiling of $4000 per year for juniors and seniors, with a maximum for undergraduates of $23,000 and $73,000 for graduate and professional degrees. SLS Loan Applications are available from banks and credit unions; students must sign a promissory note of compliance with the loan.

** Federal Work-Study, another source of subsidized financial aid, provides on or off campus jobs to students. However, students cannot earn more than their demonstrated need or the amount of money calculated by subtracting their contribution from the actual cost of the education. In other words, the job provided contributes to the reduction of educational expenses, not personal income.

3. **Research** - Be comprehensive in your exploration. Community organizations are good sources of financial aid. Ask professional groups, political parties, sororities, churches, employers, civic groups, unions, or women's organizations if they offer

scholarships for which you might be eligible. Libraries and even phone books are good sources of this information. At the end of this brochure, there is a partial list detailing several local, state, and national scholarship awards.

Contact the financial aid office of the college(s) of interest and ask for an appointment with one of the counselors. Also, request any publications the college's office may put out and ask for clarification on anything that confuses you. If you work, check with your personnel or benefits office to see if your employer has a tuition reimbursement policy and if you are eligible.

4. **Campaign** - Let others know of your pursuit. Should issues like day-care, housing, social activities, and transfer credits concern you, inquire about programs and provisions offered by the college or university. Larger universities often have associations or leagues that address the issues and needs of re-entry women. They may provide social activities and meeting space. As you look more closely at a particular school, you may be able to save yourself some time and money by asking about campus policies and programs that award credit for life work or volunteer training. Ask about the CLEP tests for life experience credits. Your objective should be to discover how accommodating the institution can be in making a college education accessible to you.

FINANCIAL AID SOURCES

The resources listed are a partial listing and represents a broad spectrum of financial assistance providers.

GENERAL SCHOLARSHIPS

Central PA Scholarships/Grants or Awards

Program	Function
Citizen's Scholarship Foundation Lancaster County P.O. Box 1601 Lancaster, PA 17603	Residents who show financial need, ability, character, and motivation April 30 deadline
Community Progress Council, Inc. 226 E. College Ave. York, PA 17403 Donald McCreary Scholarship (717) 846-4600	York County residents who demonstrate financial need.
Hershey Lions Club Loan Fund c/o Roscoe Warner 118 W. Caracas Ave. Hershey, PA 17033	Residents of Hershey. May 1 deadline
Philanthropic & Educational Organization Continuing Education Grant c/o Lucy Simpson 540 Devon Rd. Camp Hill, PA 17011	Residents of Cumberland, Perry, or Dauphin Counties. May 1 deadline
Snayberger Foundation PA National Bank &Trust c/o Carolyn Bertonis Pottsville, PA 17901	Schuykill County resident February deadline

Soroptimist International of York c/o TAP 112 Teila Dr. York, PA 17402	Heads of households completing undergraduate programs or entering vocational or technical training programs. December 15 deadline
York County Association for Retarded Citizens 2870 E. Haywood Dr. York, PA 17402	York County residents working toward education with the mentally retarded.
York County Conservation Dist. 118 Pleasant Acres Rd. York, PA 17402	York County resident majoring in agriculture, environmental resource management, or conservation
York Little Theatre Scholarship Committee Bert Smith Fine Arts Scholarship 27 S. Belmont St. York, PA 17402	Arts Fields.

National Scholarships/Grants or Awards

American Association of University Women Education Foundation Project Renew 2401 Virginia Ave., NW Washington, D.C. 20037	Women who have not taken courses in 5 or more years. Must be members of AAUW.
Career Development Grants AAUW Educational Foundation 1111 16th St., NW Washington, D.C. 20036-4873 (202) 785-7700	Preference given to non-traditional careers. Women returning to school after an absence.

Clairol Loving Care Scholarships Business & Professional Women's Foundation Scholarships 2012 Massachusetts Ave., NW Washington, D.C. 20036	Women over 30 years of age.
Charlotte W. Newcombe Scholarship Charlotte W. Newcombe Foundation 35 Park Place Princeton, NJ 08542 (609) 924-7022	Selected colleges offer scholarships for mature women.
Daughters of Penelope Re-Entry Daughters of Penelope 1909 Q St., NW, Suite 500 Washington, D.C. 20009	Grant for Women of Greek descent.
Jeannette Rankin Award Jeannette Rankin Foundation, Inc. P.O. Box 6653 Atlanta, GA 30604	Applicants must be 35 years or older. January deadline
Karla Scherer Foundation Scholarship Karla Scherer Foundation 400 Renissance Center, Suite 500 Detroit, MI 48243	Women in business administration.
Kelly Services Second Career Scholarship Business and Professional Women's Foundation 2012 Massachusetts Ave., NW Washington, D.C. 20203	Full or part-time study for women over 25 who are displaced homemakers and studying business.

Lutheran Church Women 2900 Queen Lane Philadelphia, PA 19129 Kemp Scholarship	Must be a member of the Lutheran Church.
National League of American Pen Letters Women, Inc. Scholarships for Mature Women 1300 17th St., NW Washington, D.C. 20036 Contact: Shirley Helburg Route 4, Box 4245 Spring Grove, PA 17362	Art scholarships, scholarships for writers, and music scholarships for women over 35.
NOW Foundation Essay Contest 1000 16th St., NW Suite 700 Washington, D.C. 20036	Winners of an essay contest relating to women's equality receive $1,000 toward continuing their education.
National Presbyterian College Scholarship 100 Witherspoon St. Mezzanine Louisville, KY 40202	Must be a confirmed member of the Presbyterian Church. Only for Presbyterian related colleges.
Orville Redenbachers Second Start Scholarship P.O. Box 39158 Chicago, IL 60639	Non-traditional students
P.E.O. Program for Continuing Education P.E.O. Sisterhood 3700 Grand Ave. Des Moines, IA 50312-2899	Women interested in resuming or continuing their education January deadline

Project Cambio Scholarships
National Image, Inc.
P.O. Box 3004-227
Corvallis, OR 97339

Latino women.

Rita Levine Memorial Scholarship
MENSA Education & Research Foundation
c/o Patricia Merk
231 Herwick Dr., #210
San Antonio, TX 78213

Women returning to school after an absences of at least seven years.
January deadline

PROFESSIONAL SCHOLARSHIPS

Program | **Function**

American Business Women's Association
9100 Ward Parkway
P.O. Box 8720
Kansas City, MO 64114
Write to obtain the location of a branch nearest to you.

American Dental Assistants Association
203 N. Lasalle St. Suite 1320
Chicago, IL 60601

Certified dental assistants enrolled in a program leading to a baccalaureate degree.

American Nuclear Society
555 North Kenisngton Ave.
LaGrange Parl, IL 60525

Women studying nuclear science, nuclear engineering, or a related nuclear field.
March 1 deadline

American Nurses Association Baccalaureate Completion Scholarship Director, Fellowship Program 1030 15th St., NEW Washington, D.C. 20005	Registered nurses pursuing a baccalaureate degree in nursing. Must be a member of the state nursing association. $2,000/year
Business Women United Barbara Engel, Education Chairman R.D. #6, Box 196-a, Baker Road York, PA 17404	Write to obtain elligibility requirements.
Career Advancement Scholarship Business & Professional Women's Foundation Scholarships 2012 Massachusetts Ave., NW Washington, D.C. 20036	Women over 25 pursuing computer science, education, paralegal, and science fields. April 15 deadline
National Student Nurses Association Scholarship Frances Tompkins Foundation of NSNA 555 W. 57th Street New York, NY 10019	Must be enrolled in a state-approved nursing or pre-nursing program. February 1 deadline
New York Life Scholarships for Women in Health Professions Business & Professional Women's Foundation Scholarships 2012 Massachusetts Ave., NW Washington, D.C. 20036	Women over 25 years of age. September 15 deadline

Nursing Student Loan Program Student & Institutional Assistance Branch Division of Student Assistance Parklawn Bldg., Rm 8-44 Rockville, MD 20857	Full-time or half-time students in nursing programs
R.N. Nursing Scholarships Mary C. Krathan 3595 Pebble Ridge Dr. York, PA 17402	Write to obtain elligiblity requirements.
Society of Women Engineers Olive Lynn Salembier Scholarships United Engineering Center, Rm 305 120 Wall St. New York, NY 10005	Women who have been out of engineering field for at least 2 years. Must be enrolled in a New York engineering school accredited by the Engineers Council for Professional Development.

ADDITIONAL RESOURCES

Meeting College Costs
Paying for Your Education; A Guide for Adult Learners
The College Cost Book
College Board Publications
Box 886
New York, NY 10101

Higher Education Opportunities for Minorities & Women
Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402
Document # 065-000-00253-8, 1988

Directory of Special Opportunities for Women
Garrett Park Press
Garrett Park, MD 20896
cost $18

Directory of Financial Aids for Women, 1993-1995
Dr. Gail Schlachter
1100 Industrial Road, Suite 9
San Carlos, CA 94070
(415) 594-0743
cost $45 plus $4 shipping

SCHOLARSHIP SEARCH FIRMS

For approximately $40, these firms will enter your completed application into their computer and find the scholarships, grants, and loans for which you are eligible. Write for an application.

Computer Assisted Scholarships for Higher Education (CASHE)
1546 Dartford Road
Maumee, OH 43537

National Scholastic Research Group
Joseph A. Gulielmo, Executive Director
1923 Wickham Road, Suite 121
Melborne, FL 32935

National Scholarship Service
P.O. Box 959
Tarzana, CA 91356

Radcliffe Associates
G.P.O. Box 1815
Brooklyn, NY 11202

TELEPHONE NUMBERS TO CALL

Welfare Help Line
1-800-692-7462

National Welfare Rights Organization
1420 N St., NW
Washington, D.C. 20005
(202) 483-1531

Office of Income Maintenance
Hotline Correspondence
(717) 787-3119

Federal Student Aid
Information Center
1-800-333-INFO
Call 9:30-5:30 Monday thru Friday

Federal Application Processing Center
(319) 337-3738
Call 9:00-7:00 Monday thru Friday

Pennsylvania Higher Education Assistance Agency
General (717) 257-2500
Grants (717) 257-2800 or 1-800-692-7435
Loans (717) 257-2860 or 1-800-692-7392

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* This booklet is also available on audio cassette by writing to The Pennsylvania Commission for Women, Room 209 Finance Building, Harrisburg, PA 17120 or by calling 717-787-8128.

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"Equality of rights under the law shall not be denied or abridged in the Commonwealth of Pennsylvania because of the sex of the individual." Article I, Section 28, Pennsylvania Constitution